

Table II.B.2(1996) Percent of private-sector employees in establishments that offer health insurance by firm size and State: United States, 1996  
(40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more Employees
United States	86.5%	47.3%	69.7%	85.9%	95.9%	98.8%	62.3%	97.1%
New England:								
Maine	83.4%	46.9%	57.0%	92.7%	98.8%	98.6%	61.6%	98.3%
Massachusetts	89.6%	56.5%	60.0%	91.3%	99.9%	99.5%	67.4%	98.6%
Connecticut	91.2%	56.9%	73.2%	90.9%	100.0%	100.0%	67.9%	99.9%
Middle Atlantic:								
New York	89.4%	57.5%	78.1%	91.6%	97.4%	100.0%	69.2%	98.7%
New Jersey	87.0%	48.4%	79.5%	84.6%	96.0%	98.2%	63.6%	97.1%
Pennsylvania	89.5%	53.8%	73.1%	90.0%	96.8%	100.0%	67.5%	98.4%
East North Central:								
Ohio	90.2%	49.4%	71.8%	91.4%	98.4%	100.0%	67.1%	99.3%
Indiana	84.9%	34.0%	65.5%	80.3%	92.0%	100.0%	54.8%	96.4%
Illinois	89.2%	53.5%	78.9%	90.7%	94.7%	99.6%	69.6%	97.7%
Michigan	88.6%	49.3%	77.4%	90.3%	95.5%	99.7%	66.2%	97.9%
Wisconsin	87.2%	49.2%	64.3%	91.3%	93.2%	100.0%	62.9%	97.3%
West North Central:								
Minnesota	88.2%	56.3%	77.8%	82.1%	98.4%	98.8%	68.4%	97.8%
Iowa	85.2%	51.8%	79.4%	88.8%	99.5%	94.6%	66.7%	96.2%
Missouri	86.6%	35.7%	68.2%	84.9%	98.1%	100.0%	57.0%	98.8%
Nebraska	84.2%	37.4%	77.5%	87.1%	95.6%	100.0%	62.3%	97.4%
Kansas	85.2%	40.5%	75.0%	87.1%	98.7%	98.0%	60.4%	97.3%
South Atlantic:								
Maryland	87.2%	45.6%	78.2%	88.2%	97.5%	98.8%	69.0%	96.8%
Virginia	87.9%	42.7%	75.0%	88.4%	93.6%	99.8%	64.3%	97.4%
West Virginia	78.5%	31.5%	73.9%	65.7%	89.1%	99.6%	48.3%	95.5%
North Carolina	90.4%	41.0%	82.8%	95.4%	99.9%	99.5%	67.5%	99.2%
South Carolina	86.6%	46.6%	63.8%	82.4%	97.4%	99.8%	59.2%	97.9%
Georgia	88.4%	37.0%	69.3%	86.2%	96.7%	99.7%	56.4%	98.6%
Florida	84.3%	51.8%	57.7%	80.1%	96.3%	99.8%	56.6%	98.1%
East South Central:								
Kentucky	86.8%	53.6%	66.0%	92.3%	92.8%	100.0%	64.8%	98.0%
Tennessee	85.8%	30.6%	55.9%	85.6%	94.8%	98.4%	51.3%	96.9%
Alabama	87.3%	39.9%	67.4%	95.1%	99.9%	97.6%	59.8%	98.0%
Mississippi	80.1%	29.9%	53.8%	67.3%	94.2%	98.0%	42.4%	96.3%
West South Central:								
Arkansas	86.2%	38.7%	63.5%	91.7%	96.7%	99.9%	61.0%	98.3%
Louisiana	79.5%	40.6%	61.4%	68.9%	96.9%	96.8%	53.5%	93.0%
Oklahoma	82.4%	52.9%	59.8%	75.4%	95.5%	99.7%	57.3%	96.4%
Texas	83.5%	37.9%	55.3%	76.1%	95.3%	96.1%	51.0%	94.5%
Mountain:								
Colorado	85.4%	51.4%	60.9%	92.7%	95.8%	99.5%	64.1%	97.5%
New Mexico	80.3%	41.1%	57.9%	75.5%	97.3%	96.0%	55.6%	94.0%
Arizona	85.2%	55.4%	76.5%	71.0%	91.3%	98.9%	66.5%	94.1%
Utah	88.7%	45.5%	62.8%	93.5%	97.5%	98.6%	64.4%	98.1%
Nevada	87.7%	50.4%	68.3%	74.0%	93.7%	99.6%	64.6%	95.7%
Pacific:								
Washington	85.5%	37.8%	73.1%	88.5%	99.7%	98.7%	61.6%	98.4%
Oregon	85.9%	59.5%	74.1%	81.0%	98.4%	96.6%	64.7%	96.9%
California	83.1%	43.4%	64.8%	82.0%	90.9%	96.9%	59.8%	93.9%
Hawaii	97.3%	90.8%	92.2%	100.0%	99.4%	100.0%	92.8%	99.8%
States not shown separately	83.5%	44.8%	72.9%	91.4%	97.3%	99.3%	61.3%	98.2%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.  
Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

Table II. B. 2(1996) Standard error for percent of private-sector employees in establishments that offer health insurance by firm size and State:  
United States, 1996 (40 States are shown separately)

Division and State	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more Employees
United States	0.37%	1.05%	0.83%	0.51%	0.67%	0.30%	0.58%	0.34%
New England:								
Maine	2.55%	5.65%	7.87%	2.80%	0.49%	1.08%	4.21%	0.76%
Massachusetts	1.28%	3.47%	8.84%	3.82%	0.08%	0.45%	4.33%	0.58%
Connecticut	1.84%	4.58%	7.42%	6.25%	0.00%	0.00%	3.73%	0.11%
Middle Atlantic:								
New York	0.84%	3.80%	3.26%	3.35%	1.08%	0.00%	2.02%	0.51%
New Jersey	2.63%	4.44%	6.24%	6.55%	1.94%	1.19%	4.60%	1.09%
Pennsylvania	1.52%	4.12%	4.33%	2.80%	1.29%	0.00%	3.13%	0.67%
East North Central:								
Ohio	1.56%	3.63%	7.10%	3.76%	1.85%	0.00%	3.45%	0.59%
Indiana	1.89%	3.81%	7.28%	4.64%	5.99%	0.00%	3.33%	2.84%
Illinois	0.75%	3.54%	5.30%	3.22%	2.76%	0.23%	2.40%	0.92%
Michigan	0.98%	4.76%	4.90%	3.19%	3.85%	0.12%	2.83%	1.25%
Wisconsin	1.26%	4.27%	5.77%	2.84%	3.15%	0.00%	1.67%	1.12%
West North Central:								
Minnesota	1.92%	4.13%	6.75%	7.82%	1.00%	1.48%	2.58%	1.57%
Iowa	2.09%	5.67%	4.43%	3.75%	2.14%	3.19%	3.13%	1.81%
Missouri	1.41%	4.47%	8.03%	4.64%	3.24%	0.00%	3.25%	0.51%
Nebraska	2.19%	3.11%	5.85%	3.82%	4.28%	0.00%	3.85%	1.96%
Kansas	2.28%	4.17%	5.92%	5.02%	0.70%	1.44%	3.92%	1.41%
South Atlantic:								
Maryland	2.01%	3.27%	5.61%	5.40%	3.80%	1.09%	3.96%	1.64%
Virginia	1.74%	3.47%	5.79%	3.49%	3.85%	0.26%	3.89%	1.12%
West Virginia	2.60%	5.15%	7.68%	8.15%	5.82%	0.20%	4.95%	3.18%
North Carolina	1.20%	6.39%	5.07%	2.85%	0.18%	0.69%	3.17%	0.52%
South Carolina	1.59%	5.15%	8.71%	4.23%	3.06%	0.37%	4.52%	1.21%
Georgia	1.33%	4.58%	8.55%	6.24%	5.32%	0.65%	3.24%	0.85%
Florida	1.86%	3.17%	6.25%	5.46%	5.14%	0.13%	3.70%	0.86%
East South Central:								
Kentucky	2.68%	7.16%	6.08%	5.59%	4.64%	0.00%	4.87%	1.43%
Tennessee	1.92%	5.61%	7.31%	2.94%	2.47%	3.49%	3.78%	1.70%
Alabama	1.52%	5.04%	6.56%	1.74%	10.53%	1.87%	3.55%	1.44%
Mississippi	1.46%	4.80%	7.70%	7.19%	2.62%	1.55%	2.37%	1.05%
West South Central:								
Arkansas	2.34%	3.87%	8.45%	5.46%	2.49%	0.09%	4.11%	0.89%
Louisiana	3.50%	6.18%	4.24%	8.92%	2.46%	2.52%	4.30%	2.61%
Oklahoma	2.26%	6.35%	11.05%	7.92%	11.36%	0.16%	4.85%	1.09%
Texas	2.36%	3.71%	6.79%	5.12%	3.56%	2.91%	4.11%	2.31%
Mountain:								
Colorado	0.68%	3.10%	8.37%	2.86%	3.46%	0.23%	2.57%	0.72%
New Mexico	3.09%	3.83%	8.60%	5.60%	3.86%	5.34%	3.86%	4.25%
Arizona	1.76%	6.44%	7.67%	6.93%	4.33%	0.64%	3.85%	1.91%
Utah	1.06%	3.28%	7.90%	2.39%	2.48%	1.92%	2.93%	0.86%
Nevada	1.40%	6.18%	6.53%	6.26%	4.58%	0.57%	2.91%	1.79%
Pacific:								
Washington	2.58%	3.53%	8.25%	3.21%	1.48%	4.09%	4.46%	2.48%
Oregon	1.55%	2.63%	8.49%	4.35%	1.16%	1.57%	3.17%	1.45%
California	0.83%	2.25%	2.62%	3.32%	2.88%	1.39%	1.56%	1.14%
Hawaii	0.44%	2.70%	2.29%	0.00%	0.61%	0.00%	1.42%	0.18%
States not shown separately	1.55%	2.62%	4.40%	4.18%	1.70%	0.97%	2.28%	0.75%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.  
Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).